



alliance abroad group®

# PARTICIPANT HANDBOOK 2014



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# AAG WELCOMES YOU

Congratulations! You are on your way to writing a new and exciting story in your life! We all at Alliance Abroad Group (AAG) are here to help you make the most of your time in the United States and to have a fun and valuable program experience. With a good attitude and a willingness to meet new people and try new things, this will be one of the best experiences of your life!

AAG has been a U.S. Department of State-designated program sponsor for the J-1 Work/Travel visa program since 2002 and the Intern/Trainee and Teacher programs since 2009. This designation is granted only after a lengthy review, so you can trust that you are in good hands. We pride ourselves on world-class service, high-quality placements, and 24/7 personal assistance prior, during, and after your program.

Please use this handbook as one of your reference guides throughout your time in the U.S. If you have questions at any time throughout your program, please contact your Outreach Coordinator or AAG 24 hour support line at 1-866-622-7623.

## Alliance Abroad Group is driven by a core of set of values.

- **Mentorship:** The spirit of sharing your knowledge, development and experiences to foster growth.
- **Kindness:** Accepting and appreciating and respecting the value of each individual.
- **Integrity:** doing the right thing by your actions and your words.

AAG is an equal opportunity employer. Equal Employment Opportunity has been, and will continue to be, a fundamental principle for AAG, where employment or promotion is based upon personal capabilities and qualifications without discrimination because of race, color, religion, gender, age, national origin, disability, sexual orientation, marital or veteran status, gender identity or any other protected characteristic as established by federal or state laws.

This policy of Equal Employment Opportunity applies to all aspects of employment. It includes but is not limited to, all policies and procedures relating to recruitment and hiring, training, promotion or transfers, discipline, compensation, benefits, termination or layoffs and all other terms and conditions of employment.

# YOUR OUTREACH COORDINATOR

One of the best reasons to travel with Alliance Abroad Group is our full service support. An Outreach Coordinator (OC) is the person assigned to assist you here in the USA. This person is your direct contact to AAG and the first person to ask if you have questions. Your OC can help you with arrival information, job issues that you cannot resolve with your supervisor, SEVIS, Social Security questions, housing, and much more!

If you need assistance after business hours (before 8:30am or after 5:30pm), please call our 24 hour emergency number: **1-866-622-7623**.

**If you need urgent help because you are injured or in immediate danger, you must use the nearest phone to dial 911 (Emergency Services).**

## ARRIVAL CHECKLIST

YOU'RE HERE! NOW WHAT?

- 1. Get settled into your housing:** Unpack, meet your roommates, etc.
- 2. Call home:** Let your family know you have arrived in the US and how they can contact you.
- 3. Register in SEVIS:** Register with SEVIS by going to: [www.allianceabroad.com/sevis](http://www.allianceabroad.com/sevis). This is a legal requirement must be completed within three days of your DS-2019 start date. Please include your apartment/room/hotel number.
- 4. Retrieve your I-94 record:** 24 hours after landing in the US, retrieve your I-94 record by going to: <https://i94.cbp.dhs.gov/i94/request.html>. Print a copy for your employer and one to present at the Social Security office,
- 5. Contact your Host Company** – Your Host Company contact information is in your Job Offer Letter or on your Training Plan document. Let them know you are here. They can tell you where and when to meet them.
- 6. Go grocery shopping** – You must be hungry. Make a list and find the best way to the grocery store. This is also a good time to buy any other items (toiletries, clothing, etc) you may need.
- 7. Rest** – Get some rest so you are relaxed and ready for your adventure in your new position.

# CULTURE SHOCK

Many participants will experience culture shock at some point during the program. Culture shock is the normal initial discomfort and disorientation when exposed to a new culture or lifestyle. Culture Shock usually begins 1-4 weeks after arrival and can last 1-4 weeks.

Common symptoms of culture shock include:

- Homesickness
- Feeling isolated and lonely
- Reluctance to speak English
- Reluctance to adjust to the new schedule, foods, lifestyles, dress, etc.
- Lack of motivation and energy
- Depression
- Crying and sleeping excessively

Culture shock is temporary and will pass. The more involved you can become, the more quickly you will adapt and become comfortable in your new surroundings.

Ideas that may help you feel better:

- Get involved as much as possible in company activities, attend social activities, join clubs and get involved in your new community.
- Find something from home that is comforting: a book in your own language, a favorite food, music from home, etc.
- Get to know your coworkers and seek out new friends when you are lonely.
- Contact your Outreach Coordinator or anyone at AAG. We are here to help you!

**CULTURE SHOCK IS VERY NORMAL, BUT IT CAN BE VERY SERIOUS. IF YOU TRY THE ABOVE ADVICE AND IT DOES NOT SEEM TO BE WORKING, PLEASE CALL AAG RIGHT AWAY AT 1-866-622-7623.**

# TOP TEN THINGS TO REMEMBER

**1. Job Offer/Training Offer:** Read your Job/Training Offer in its entirety. Pay attention to:

- Program Dates
- Host Company Requirements
- Housing Information
- Arrival instructions

This information is provided to you, to ensure that you have a successful start to your program.

**2. Housing:** AAG or the Host Company has provided you with temporary or permanent housing options listed in your Job/Training Offer.

- If you have housing arranged by the Host Company, be sure you know what the requirements are for the deposit.
- If your position includes housing, you cannot find your own housing.
- If your housing is Participant Arranged or AAG Assisted, please arrange and confirm your Housing BEFORE you depart for the United States. You must have housing for the entire duration of your program.
- Once you make a commitment to housing, please understand that you are obligated by U.S. law to pay rent on time and through the end of your contract.
- Bring enough money to cover deposit and first month's rent.
- If you change your housing during your program you are required to update SEVIS with your new address within 10 days.

If you arrive in the US without pre-arranged and confirmed housing, you will have to stay in a nearby hostel/motel and pay for your room per each day, which is very expensive.

**3. Bring Enough Money:** In the AAG Terms and Conditions you signed, you agreed to bring enough money with you to support yourself until you receive your first paycheck. You may not get paid for several weeks after you have started working. Some Host Companies cannot pay you until you have received your Social Security card.

Bring enough money to cover living costs until you receive your first paycheck. AAG recommends that you bring at least \$1,000 - \$1,500 to cover your living expenses. For a breakdown of estimated expenses please see our website.

*Please note: The AAG recommended amount of \$1,000 - \$1,500 does not include the cost of traveling to your job/training site or any initial housing costs (first month rent and the deposit).*

**4. Register in SEVIS:** After you arrive to the US, you MUST register in the SEVIS system within 3 days of your DS-2019 start date.

- Register your U.S. home address, including your apartment or room number (where you sleep) and work address (Host Company Address) online within 3 days of your program start date at: [www.allianceabroad.com/sevis](http://www.allianceabroad.com/sevis) . You will need your AAG ID Number (found on your AAG ID card or sponsor letter) and DS-2019 number.
- **You cannot register with SEVIS before the start date on your DS-2019 form**
- This registration is required to maintain good status with the U.S. Government. Click here to read more. Failure to Register with SEVIS may have serious consequences for your program.
- SEVIS registration is necessary to apply for Social Security card. If you do not register in time, your Social Security card will be delayed.

**5. Social Security Card:** You must apply for a Social Security Card once you begin working. You must wait at least 10 business days after registering with SEVIS to apply at the Social Security Office. Be sure to apply for Social Security at the beginning of your program. If you apply in the last month of your program, your application will be rejected! Here are the steps you should follow:

1. Find your local Social Security Office: <https://secure.ssa.gov/ICON/main.jsp>
2. Bring the following documents with you:
  - Completed Social Security application form: <http://ssa.gov/online/ss-5.pdf>
  - Passport/ Visa
  - Sponsor letter
  - Job Offer / Training Plan
  - DS-2019
  - Electronic I-94 record print out (can be printed at the following link: <https://i94.cbp.dhs.gov/i94/request.html>)
  - Birth Certificate or at least one official picture ID (identification document) that is at least one year old. If the passport and other official ID, such as a driver's license, are both less than one year old, a birth certificate is required.
  - Provide your Host Company address on the Social Security application form. Keep your Social Security application receipt and show it to Host Company.

**6. Monthly Check-Ins:** Each month, AAG will send you an email request to complete Monthly Check In that you MUST comply with.

- Monthly Check-In is a mandatory part of your program and is required by the U.S. Department of State (U.S. Government).
- Not completing Monthly Check-In could put your program status at risk of termination, so please take this requirement seriously.
- The link to Monthly Check In is located on AAG Website. While completing your Monthly Check-In, you must inform us of any changes to your housing address, email and phone number within 10 day of any changes.

**7. Second Job (Work and Travel participants ONLY):** If you want to seek a second job you must get pre-approval from AAG prior to beginning work to ensure that the job is within your visa regulations.



- DO NOT start a second job without your sponsor's (AAG's) verification and approval. Doing so could be grounds for termination of your program.
- To request approval, complete the following form and submit to AAG:<http://www.allianceabroad.com/default.asp?a=work-and-travel&c=second-job>. You are NOT authorized to work at your second job, until AAG informs you that the job is approved.

**8. Insurance:** The Health Care System in the United States is very different from other countries

- Your Insurance coverage starts 1 day before your DS-2019 start date and ends 1 day after your DS-2019 end date.
- Understand Your Health Insurance: You can find full information on your health insurance on the AAG Participant page [here](#). It is important that you follow the instructions listed on this page in order to avoid paying a lot of money at a doctor's office or hospital.
- Call your insurance company before getting treatment (unless emergency): They will ask for your unique ID number (found on insurance card), or the certificate number listed on your insurance card. The company will assist you with locating a doctor in your area. If it is an emergency you should go to the emergency room first and contact your health insurance company within 48 hours.
- Always take your insurance card, passport, and DS-2019 form with you when you go to the doctor.
- When you go to the doctor, you will have to pay a fee for the first visit and an additional fee for each follow up visit. This cost is called a deductible and it is normal for every insurance company. Your deductible for doctor's office visit is \$100 per visit.
- Only go to a hospital in a true emergency: The deductible (fee) for a hospital is much more than a doctor's visit (\$250).
- Additional Insurance: Visit AAG's website for information on how to purchase addition Travel Insurance for before and/or after your program as well as Ski Insurance.

**9. Host Company:** If you are having any problems at your Host Company, you MUST discuss these difficulties with your Host Company and/or AAG.

- If you leave before you talk to us, you will be in violation of your program and you will not be eligible to continue working in the U.S.
- You may not begin working or training at your Host Company until the start date on your DS-2019 form.
- Please call AAG at any time if you have any problems or concerns.

**10. Get Involved in Cultural Activities:** AAG highly encourages you to participate in as many cultural exchange opportunities as possible.

- AAG and your Host Company will provide you with some opportunities and ideas for experiencing American culture.
- Share your experience on our Facebook page or email us. We are excited to hear your stories and see pictures from your adventures!

**Contact AAG:** If you have any questions or concerns, please call or email us right away to let us know. We want to help and advise you anyway we can! Please contact your OC first but the entire AAG Team is here to help.

- Toll Free: 1 (866) 622-7623
- Supportinfo@allianceabroad.com

## J-1 VISA PROGRAMS

### **WORK & TRAVEL PROGRAM**

The Summer Work & Travel program provides foreign students with an opportunity to live and work in the United States during their summer vacation from college or university to experience and to be exposed to the people and way of life in the United States and share their own culture.

### **INTERN/TRAINEE PROGRAM**

Internship programs are designed to allow foreign college and university students or recent graduates to come to the United States to gain exposure to U.S. culture and to receive hands-on experience in U.S. business practices in their chosen occupational field.

Training programs are designed to allow foreign professionals to come to the United States to gain exposure to U.S. culture and to receive training in U.S. business practices in their chosen occupational field.

### **TEACHER EXCHANGE**

The Teacher Exchange Program places certified and experienced international teachers in American classrooms (from kindergarten through 12th grade) for up to 3 years.

Participants must be fully certified educators with a degree that meets program regulations, have at least 3 years of classroom teaching experience, and must demonstrate fluency in English.

**All exchange visitors are expected to return to their home country upon completion of their program in order to share their exchange experiences.**

## GENERAL GUIDELINES

According to Department of State Regulations, you may not arrive more than 30 days before the program start date shown on your DS-2019. Upon completion of your exchange program, you have a grace period of 30 days to depart the United States.

If you plan to withdraw from your program, you must notify your program sponsor (AAG). Your program sponsor will enter this information into SEVIS and you may be expected to depart the United States immediately. You may not be entitled to the post-completion 30-day grace period because you did not successfully complete your program.

For more information, visit the Department of State Website:

<http://j1visa.state.gov/participants/>

## RETRIEVING I-94 RECORD

The I-94 is the Arrival / Departure Record that is issued by the Customs and Border Protection (CBP) officer to foreign visitors entering the United States. Starting May 2013, all I-94 records are created electronically. At the time of arrival, the foreign visitors are provided with a stamp in the passport indicating the Class of Admission and the Departure Date. The foreign visitor must exit the US on or before the departure date stamped in the passport.

To retrieve your I-94 record, please follow these steps:

1. Wait 24 hours from your arrival in the US before you attempt to retrieve your I-94 number
2. Go to the CBP website: <https://i94.cbp.dhs.gov/i94/request.html> Make sure that computer you are using is connected to a printer.
3. Enter required information in all CAPITAL letters. Please make sure you enter your name exactly as it appears in your passport.
4. Click Submit

If you tried to retrieve your I-94 from and you receive a response that your I-94 is "Not Found", please read the following questions to help you check for mistakes and try to enter the information again:

1. Did you enter your first and last name the same way it appears on your passport? Please do not use dashes or titles.
2. Did you enter the passport number that appears on the upper right hand side of your passport?
3. Did you enter your country of citizenship (country that issued the passport, not where you currently live)?
4. Under Class of Admission, did you enter the visa classification that appears on your U.S. visa OR, if you are traveling under the visa waiver program (VWP)

enter WT/WB?

5. If you entered your first and middle name and it is not found, try one name or the other. Also try entering your first and middle name in the first name box.
6. Try entering either your most recent date of entry or your original date of entry into the U.S.

If you still cannot find your I-94, please follow these steps:

1. Locate the nearest Deferred Inspection site to you, [click here](#).
2. Call the nearest Deferred Inspection site during their office hours. Please make sure to have the following documents on you when placing the call:

- Passport
- DS-2019
- Boarding Pass

3. Inform the CBP officer of the issues you are experiencing retrieving your I-94 record and ask if they can assist you over the phone. The CBP officer might inform you that you need to appear in person
4. If you need to report to the Deferred Inspection site in person, please make sure that you report to the Deferred Inspection Site during office hours and bring the following documents with you:

- Passport
- DS-2019
- Boarding Pass

If you have arrived in the United States before May 2013, then you should have a paper I-94 record (white card). Make sure that your paper I-94 card is stapled to your passport and is kept in a safe place. If you lose your paper I-94 card, you will need to replace it and pay \$330. For specific instructions on filing paperwork to replace your lost/stolen I-94 document, please contact your Outreach Coordinator.

## SEVIS REGISTRATION

As soon as your program begins and you have arrived in the U.S., you must update your U.S. home address and Host Company address (including your apartment or room number) in SEVIS (Student and Exchange Visitor Information System). Failure to report your address within 3 days of your DS-2019 start date upon arrival in the US, will have serious negative consequences for your visa program.

Register with SEVIS on the AAG website: [www.allianceabroad.com/sevis](http://www.allianceabroad.com/sevis) to confirm your U.S. home and work addresses within 3 days of your program start date.

- **You cannot register before you arrive in the U.S. or before the start date on your DS-2019 form.**
- If you are staying in a hotel or apartment, you **MUST** include a room or apartment number.
- Your address cannot be the same as your Host Company address (unless, you are actually living and working in the same building).
- SEVIS will not accept P.O. (Postal Office) boxes.
- If you move, you must register again with your new address within 10 days.

If you do not provide this information correctly, your SEVIS registration will be delayed. You cannot apply for a Social Security Card until you are correctly registered with SEVIS (see below section titled "Social Security Card"). If you have entered all of the information correctly, you will see the word CONFIRMED on the screen.

If you cannot access a computer or have problems, please call us at  
**1-866-622-7623**

## SOCIAL SECURITY CARD

You must have a Social Security number to be paid legally in the United States. To obtain a Social Security Card, you must go in person to your local Social Security office and bring the following original documents with you:

- Passport/ Visa
- Sponsor letter
- Job Offer / Training Offer and Training Plan
- DS-2019
- I-94 form print out
- Birth Certificate or at least one official picture ID (identification document) that is at least one year old. (If the passport and other official ID, such as a driver's license, are both less than one year old, a birth certificate is required.)

This address of your nearest Social Security Office is provided in your offer. You can also locate the nearest Social Security Office by going to:  
<https://secure.ssa.gov/ICON/main.jsp> or calling toll-free **1-800-772-1213**.

The Social Security Administration recommends that you wait at least 10 business days after registering a complete and accurate address in SEVIS to apply for your Social Security card to be sure you are validated in SEVIS.

- You should use the Host Company mailing address on the application.
- You will not receive your Social Security card when you apply at the Social Security office. The card will be mailed approximately 6-8 weeks later to your Host Company.

- Ask the Social Security officer for a SSA-5030 Form proving that you have applied for the card and show it to your Host Company.
- Host Companies may use temporary numbers in their payroll system (000-00-0000) if the actual number is not available before the first payroll.
- If your employer is not sure how to report your wages before you have received your Social Security number, please ask them to go to the Social Security Administration's website at: <http://www.ssa.gov/employer/hiring.htm>
- Once you receive your Social Security Card, please keep it in a very safe place and only show it to your Host Company and other trusted sources. If you have any questions about who should and should not be asking for your Social Security card or number, please call AAG.

Your Host Company may not be able to pay you until you have received your Social Security card. If your SEVIS verification process is delayed, it will delay your ability to apply for and receive your Social Security Card.

**You should bring sufficient funds to cover your living expenses during the period that you wait for your Social Security card, which could be at least one month.**

If you have a Social Security card from a previous visit to the U.S., you do not need to apply again.

## DS-2019 FORM

The DS-2019 form is a very important document which you must keep throughout your program. The DS-2019 is your authorization to work or train in the United States for the specified dates that appear in Section 3.

Please make special note of your start and end dates. You may not work/train before your start date or after your end date.

It is very important that you keep this document safe. Make sure that the Immigration Officer returns the original document to you when you enter the U.S.

# I-9 EMPLOYMENT ELIGIBILITY FORM

Host Companies will ask you to fill out an I-9 form related to work and work authorization. This is a form that U.S. workers must also fill out. Here are some helpful tips for you on how this form should be completed:

## Section 1:

- Write your Host Company's address
- Write your Social Security number if it has been issued.
- Check the box "an alien authorized to work until \_\_\_\_\_ (enter the end date on your DS-2019)".
- For the "alien # or Admission #, enter the number from your I-94 form.

## Section 2 (List B):

- Write "valid passport from \_\_\_\_\_" (name of your country).
- Passport number.
- Passport expiration date.

## Section 2 (List C):

- Write "DS-2019 number \_\_\_\_\_" (The number is in the upper right corner of the DS-2019 form.)
- Write "I-94 number \_\_\_\_\_".
- Enter the same date as you did in section 1 concerning work authorization.

# W-4 FORMS (FOR TAXES)

Your employer is required by law to withhold income tax from your salary and pay it directly to the U.S. Government. Approximately 10 to 15 percent of your salary or stipend will be withheld for federal income tax. Depending on regional laws, state and local income taxes may also be withheld from your paycheck. State and local income taxes can take out another 5 to 8 percent of your total income.

J-1 Students MUST pay U.S. income tax. Failure to do so could result in an outstanding debt to the U.S. Government, creating problems for you in the future.

Please look carefully at your first paycheck to ensure that these taxes are being correctly withheld. If you or your employer has questions regarding your tax status, they can contact your Outreach Coordinator or AAG at 1-866-622-7623.

Many J-1 visa program participants are surprised by the high amount of money taken

out of their paychecks for US Taxes. U.S. Citizens experience the same shock when entering the workforce. As a J-1 visa program participant you have to pay some, but not all, of the taxes that a US Citizen has to pay.

Taxes You Have to Pay:

- Federal income taxes
- State income taxes
- City income taxes

Taxes You Do Not Have to Pay:

- Social Security & Medicare Tax (FICA)
- Federal Unemployment Tax (FUTA)

Host Companies should ask you to complete a W-4 form, which will be used to determine how much tax will be withheld from your pay. Here are some helpful tips for filling out the W-4 form:

- On line 3, check only "single" marital status (regardless of marital status)
- On line 5, claim only one withholding allowance
- On line 6, write "Non-Resident Alien" or "NRA" above the dotted line
- On line 7, do NOT claim "Exempt" withholding status

**Important: You should not follow the instructions provided on the W-4 form. These instructions do not apply to "non-resident aliens," which means they do not apply to J-1 visa program participants.** The above rules should be followed to avoid over-taxation or having to pay tax to the U.S. government in the future when you file your tax declaration form.

**Please note:** Tax information is subject to change. If you have any doubt, verify this information with the IRS or the U.S. Embassy in your home country (if tax service is available).

## TAX REFUNDS

All J-1 Exchange Visitors must pay all appropriate federal, state and local taxes. However, a portion of the taxes which have been withheld from your paycheck may be refunded to you, provided you correctly file the necessary tax forms.

- The deadline for declaring all taxes paid in the year you worked is April 15 of the following year.
- If you work in the U.S. during two different years, you must file taxes twice.
- If you do not file your tax declaration, you will not receive a tax refund and you could also have problems during future trips to the United States.





In January, your Host Company is required by law to provide you with a declaration of the total amount of money you earned the year before and the total amount of each tax that you paid. This statement is called a W-2 form, and it is used to file your U.S. Federal Income tax return. Make sure your employer has your current address in your home country so that they can send you your W-2 form. AAG is not able to provide your W-2 form; only your employer can give you this form.

Our partner, Taxback (Taxback.com), specializes in providing U.S. tax refunds for J-1 visa holders. It's free to find out what you are owed and taxback operates on a no refund - no fee basis. A 10% fee will apply only if you do receive a refund. Their free tax refund calculator will give you an instant refund calculation so you can see how much you're owed.

The taxback.com service is simple to use and custom-built for J-1 participants like you:

1. Register for a free tax refund estimation
2. Fill out a US tax pack
3. Get your U.S. tax refund paid into your bank account
4. Spend it!

You can either register online now or wait for the friendly crew at taxback.com to get in touch.

For more information about this service, please visit AAG Website:

<http://participants.allianceabroad.com/taxes.html>

## HEALTH INSURANCE

Your Insurance coverage begins one date before and ends one day after the program dates listed on your DS-2019 form.

On the AAG website: <http://participants.allianceabroad.com/insurance.html> , you will find:

- A quick guide to using your insurance.
- Your General Insurance Card and instructions
- How to purchase additional travel insurance & ski insurance

**It is very important that you review the materials on the AAG website and log in to set up your personalized insurance page. If you have questions about Health insurance, please contact your Outreach Coordinator.**

The health care system in the United States is very different than in other countries! To avoid problems, we want to review with you the steps that you MUST take to

correctly use your insurance and avoid being charged a lot of money for your medical treatment.

1. ALWAYS call your insurance company first.

- AAG is NOT your insurance company.
- The phone number for your insurance is listed on your insurance card and on AAG Website.
- When you call your insurance company, provide them with your certificate number (located on your card and AAG website).
- The insurance company will find a doctor in their network in your area and help make an appointment for you.
- If you do not follow this step, you will have to pay your bill yourself (this can be thousands of dollars!)

2. Take your documents with you to the doctor or hospital:

- Insurance card
- Photo identification
- DS-2019 form

3. When you go to the doctor, you will have to pay a fee for the first visit. This cost is called a deductible and it is normal for every insurance company.

- Deductible is \$100, if you see a doctor.
- Deductible is \$250, if you go to a hospital.
- Do not go to a hospital unless it is a true emergency!
- Your deductible will not be reimbursed.

4. File a claim form within 10 days of seeing a doctor or going to the hospital

- For help with filing a claim, call the phone number listed on your insurance card.
- Be sure to ask for a case number that you can refer to in the future.
- If you do not call for authorization first or notify the insurance company with 48 hours of receiving medical care, there is a chance that your claim will be denied!

If you fail to call the insurance before or within 48 hours of seeking medical attention and fail to file a claim within 10 days, you are responsible for paying any and all bills. You can submit a claim form to seek reimbursement from your insurance company, but the claim will likely be denied.

### **Travel Insurance Before and After your Program Dates**

If you are arriving before your program begins or planning to travel after your program ends and would like coverage, please fill out the form below and submit at least 2 weeks before the date you need your additional insurance coverage to begin. To download the Insurance Request Form, please go to:

[http://participants.allianceabroad.com/files/PDF/Insurance\\_Request\\_Form.pdf](http://participants.allianceabroad.com/files/PDF/Insurance_Request_Form.pdf)

AAG strongly encourages all participants to purchase additional travel insurance if you plan to travel in the United States after your program ends.

- After your DS-2019 end date, you have 30 days to travel in the United States before you have to return home.
- Your insurance ends 1 day after your DS-2019 end date. This means that if you had injuries after this date and had to see a doctor, you will be responsible for all the medical bills.

Please visit AAG's website for more information on how to purchase Travel Insurance: [http://participants.allianceabroad.com/travel\\_insurance\\_before\\_after.html](http://participants.allianceabroad.com/travel_insurance_before_after.html)

## **Ski Insurance**

AAG strongly encourages all participants to have Ski insurance if you are working at a Ski Resort or are planning to Ski during or after your program.

Your medical insurance does not include Ski coverage, so if you were to get hurt while skiing, you would be responsible for the full cost of all bills associated with the injury, which can be thousands of dollars.

Please visit AAG's website for more information on how to purchase Ski Insurance: [http://participants.allianceabroad.com/ski\\_insurance.html](http://participants.allianceabroad.com/ski_insurance.html)

# HOUSING

Housing arrangements are different in each location and for each job. Short-term housing can be very expensive and hard to find in some resort areas.

You should expect to spend between 40-50% of your monthly wages on housing. Please understand that housing will probably cost you more than the rates that you see in the local newspaper, if you are not committing to a year-long lease (contract). Short-term rentals (3-4 months) are always more expensive. Landlords may charge larger deposits to international visitors because they do not have a credit history in the United States, and because other international students may not have always shown respect and taken good care of the property.

## **WHAT TO LOOK FOR IN AN APARTMENT**

When looking for an apartment, you should consider the factors that will affect your enjoyment of the apartment, such as:

- What kind of neighborhood is it in? Do you feel safe?
- How will you get to work? Is a public transportation route accessible? Are well-lit sidewalks available?
- Is the apartment in good condition? If it needs repairs, will the landlord pay

- for it? Do the windows/doors close and lock properly?
- Are there laundry facilities nearby?
- Are pest control and extermination services provided on a regular basis?
- Is there a maintenance person to take care of repairs?
- Are the mailboxes secure?

## **WHAT IS INCLUDED?**

Most apartments in the United States will include a stove, refrigerator and sink in the kitchen, a toilet, bathtub or shower and sink in the bathroom, at least one lock on the apartment door, and a private mailbox.

In addition, some apartments will have air conditioners, dishwashers and waste disposal devices in the kitchen. An outdoor parking space or indoor garage space may be included in the rent or offered at an extra charge.

In some apartments electricity or gas service is included in the rent. Telephone service and Wi-Fi are not often included.

You will probably want to find a furnished apartment, which will usually cost more than an unfurnished apartment (without furniture). There are companies that provide rental furniture for a monthly fee. Ask the apartment manager about furniture rental.

## **SIGNING A LEASE**

A lease is a legally binding commitment.

- Read your lease thoroughly and keep a copy of your lease to refer to or share with AAG if you have any questions.
- Look for information regarding all fees, penalties, restrictions and rules.
  - Are there penalties for late rent?
  - What utilities will the landlord pay and which ones are you responsible for?
  - Are there policies on painting or altering the apartment?
  - What do you do and who do you call if something breaks or needs repair?
  - What are the penalties for moving before your lease term is up?
  - What are the policies on subletting and having roommates or even stipulations for having roommates of the opposite sex?
  - How many people can live in the apartment? Are there extra fees for extra people?
- Be aware of the dates on your lease. If you leave before the end of the lease (contract) you will likely lose your deposits and you could even have legal charges brought against you. If this happens, your program may be at risk, and there may be legal consequences.

Housing is a serious matter and can make or break the success of your program.

## HOUSING DEPOSITS

Once you find an apartment to rent, most landlords will require you to fill out an application and show some credit and employment history, which you probably do not have as an international program participant.

- Landlords protect themselves by taking security deposits from tenants.
- You may have to pay a security deposit equivalent to one or two months' rent (in addition to the monthly rent) which the landlord will be entitled to keep if you damage the apartment or don't pay rent.
- When you give the landlord a security deposit, make sure to ask if it is refundable and read any written or legal documents.
- Make sure you have everything in writing and ask for receipts for all money paid!

Remember, if there are damages to the apartment or other issues, you may not receive your deposit back. This includes damages you did not cause, but for which you will be responsible since your name is on the lease.

Please report in writing any damages you see upon move-in to your landlord immediately so it is properly documented by them.

## LANDLORDS AND PROBLEMS

The landlord will be responsible for most of the building maintenance. You will be responsible for keeping your apartment in clean and in good condition. If you damage the apartment beyond ordinary "wear and tear" you risk losing your security deposit when you move out.

If you don't pay the rent for a certain period of time, the landlord may remove you from the apartment by going to court and getting an eviction order.

- If you have a legitimate grievance (complaint) with the landlord, you might be entitled to withhold rent but you will have to follow certain rules depending on your area; you cannot simply stop paying.
- If you cannot afford a lawyer to help you, many local government agencies can give you free assistance.
- If you feel that the landlord is violating your housing rights by overcrowding a residence or for any other reason, please contact an AAG representative for help.

## UTILITIES

The term "Utilities" refers to basic electric, natural gas, electricity, water and garbage services and is subject to special government regulation.

- Some utilities, such as water, heating, natural gas and electricity may be included in your monthly rent.
- Some houses and apartments are all electric and you must pay for the

electricity in addition to the rent.

- Please be sure to ask if any utilities are not included in the rent and about how much they will cost.
- Once utility service is connected, pay your bills on time to avoid late charges and to maintain good credit.
- Be sure to call to turn off your utilities before you move out of your apartment.

All utility companies have customer service telephone numbers you can use to get service started. The utility company will give you a date their installer can come to your housing to connect the service. Please keep their number in your phone or in a safe place for you to reference later.

## WORKING WITH YOUR HOST COMPANY

The time has come to meet your Host Company – this might be a Human Resources manager, your supervisor or the owner. First impressions are very important, so dress appropriately.

- Check your Job Offer, Training Plan or the Host Company website for information regarding uniforms and dress code.
- If you have questions, be sure to ask your Host Company in advance.
- Bring all of your paperwork with you including your DS-2019, Job Offer/Training Plan, passport, I-94 form, a pen and a notepad.
- Remember to SMILE!

### EMPLOYER PAPERWORK

You will be asked to complete several documents. In the Emergency Contact information of your application, please list your parent's phone number and AAG Outreach Coordinator or 24-hour Emergency Line as contacts.

### Drug Tests

- Some companies will require a drug test, most of which test your urine.
- Random drug testing may be required as well, so please read your company's handbook for further information.
- If you refuse to take the test or fail it, you will be fired from your Host Company. If this occurs, please contact AAG right away, so we can discuss next steps for you.

### AMERICAN WORK CULTURE

The work culture in the U.S. may be different than in your country. For example, being on time to work or meetings is very important in the U.S. Here are some tips to help you adjust:

- Arrive to work 5-10 minutes early





- Notify your supervisor as soon as possible if you will be late or absent from work
- Follow company policies
- Speak English at all times
- Maintain your personal hygiene
- Be polite and considerate
- Ask questions if there is something you do not understand
- Ask for help if you need it
  - If you are not sure or do not understand what is expected of you, ASK. A supervisor would rather have you ask twice than for you to make unnecessary mistakes.
  - Make sure to check with your supervisor, not a co-worker, as your supervisor is responsible for you and knows the rules and regulations.

You may feel overwhelmed by the new culture and language at first, but remember that you will learn and understand more each day!

Remember that you are in the U.S. on a J-1 visa program and you must remain at your placement during your program. If you are having difficulty at your placement and you have been unable to resolve it with your supervisor, please contact AAG right away.

## **YOUR RIGHTS AS A TEMPORARY WORKER**

As a temporary worker in the U.S., you have the right to:

- Be treated and paid fairly;
- Not be held in a position against your will;
- Keep your passport and other identification documents in your possession;
- Report abuse without retaliation;
- Seek justice in U.S. courts.

For more information on your rights visit:

[http://travel.state.gov/visa/temp/pamphlet/pamphlet\\_4578.html](http://travel.state.gov/visa/temp/pamphlet/pamphlet_4578.html)

If you are mistreated or your rights are violated, call these toll-free numbers:

### **National Human Trafficking Resource Center's**

1-888-373-7888 – 24-Hour Toll-Free Hotline

### **Trafficking in Persons and Worker Exploitation Task Force Complaint Line**

1-888-428-7581 (Monday — Friday, 9am-5pm Eastern Time)

If you are in immediate physical danger, Call 911.

Always contact AAG as soon as possible, as we are concerned with your health, safety and welfare.

## SEXUAL HARASSMENT

Sexual harassment consists of unwelcome sexual advances or requests for sexual favors, and other verbal or physical conduct of a sexual manner including the following:

- Sexual innuendoes, jokes, or comments
- Repeatedly asking for a date after the person has expressed disinterest
- Unwelcome touching of a person's body, hair or clothing
- Visual pictures or images degrading someone based on their sex/gender
- Letters, notes, telephone calls, or material of a sexual nature

As defined by the U.S. Equal Employment Opportunity Commission, this conduct affects an individual's employment and creates an intimidating and hostile work environment.

This kind of disrespectful behavior is NEVER acceptable. If you are ever find yourself exposed to sexual harassment at work, please contact the Human Resources representative at your Host Company and your AAG Outreach Coordinator immediately.

## PROBLEMS WITH YOUR HOST COMPANY

Please contact your supervisor for issues related to work, including scheduling, days off, etc. If the problem cannot be resolved with your employer, you should contact your AAG Outreach Coordinator for assistance right away.

Please note that you may not change positions, accept additional positions, or leave your assigned position early without permission from your AAG representative. Before you make any change in your program (change of address or job, etc.), it is mandatory that you talk to your AAG Outreach Coordinator to determine the best action. Changing positions, accepting new positions, or changing your address without contacting AAG is a violation of program rules and can have negative consequence on your program.

Remember: All address changes must be documented in SEVIS within 10 days of the change.

[http://www.allianceabroad.net/participants/Login\\_DS2019.aspx](http://www.allianceabroad.net/participants/Login_DS2019.aspx)

According to Department of State regulations, J-1 participants may not work or train in the following positions:

- In positions that could bring notoriety or disrepute to the Exchange Visitor Program;
- In sales positions that require participants to purchase inventory that they must sell in order to support themselves;
- In domestic help positions in private homes (e.g., child care, elder care, gardener, chauffeur);
- As pedicab or rolling chair drivers or operators;
- As operators or drivers of vehicles or vessels for which drivers' licenses are required regardless of whether they carry passengers or not;

- In positions related to clinical care that involves patient contact;
- In any position in the adult entertainment industry (including, but not limited to jobs with escort services, adult book/video stores, and strip clubs);
- In positions requiring work hours that fall predominantly between 10:00 pm and 6:00 am;
- In positions declared hazardous to youth by the Secretary of Labor at Subpart E of 29 CFR part 570;
- In positions that require sustained physical contact with other people and/or adherence to the Centers for Disease Control and Prevention's Universal Blood and Body Fluid Precautions guidelines (e.g., body piercing, tattooing, massage, manicure);
- In positions that are substantially commission-based and thus do not guarantee that participants will be paid minimum wage in accordance with federal and state standards;
- In positions involved in gaming and gambling that include direct participation in wagering and/or betting;
- In positions in chemical pest control, warehousing, catalogue/online order distribution centers;
- In positions with traveling fairs or itinerant concessionaires;
- In jobs that do not allow participants to work alongside U.S. citizens and interact regularly with U.S. citizens and to experience U.S. culture during the workday portion of their Summer Work Travel programs;
- With employers that fill non-seasonal or non-temporary job openings with exchange visitors with staggered vacation schedules;
- In positions that require licensing;
- In positions for which there is another specific J visa category (e.g., Camp Counselor, Trainee, Intern, Summer Work Travel);
- In positions with staffing agencies, unless the placements meet the following three criteria:
  - Participants must be employees of and paid by the staffing agencies
  - Staffing agencies must provide full-time, primary, on-site supervision of the participants
  - Staffing agencies must effectively control the work sites, e.g., have hands-on management responsibility for the participants

After November 1, 2012, in positions in the North American Industry Classification System's (NAICS) Goods-Producing Industries occupational categories industry sectors 11, 21, 23, 31-33 numbers (set forth at [http://www.bls.gov/iag/tgs/iag\\_index\\_naics.htm](http://www.bls.gov/iag/tgs/iag_index_naics.htm)).

## **TAKING VACATIONS**

You may not travel or take vacation during the time of your program unless you have written permission from both your Host Company and AAG.

- Your Host Company is counting on you for that time, and if you leave the company without the Host Company's and AAG's permission, you will be putting your program status at risk.
- If you are not sure what is allowed, please talk to your supervisor at work or call your AAG Outreach Coordinator.
- It is best to plan your travel during the 30 days before or after the end date on your DS-2019 form

# TRAVEL OUTSIDE THE U.S. DURING YOUR PROGRAM

## NEVER TRAVEL OUTSIDE THE U.S. DURING YOUR PROGRAM WITHOUT NOTIFYING AAG FIRST!

If you want to visit your home country or any other country (including Canada and Mexico) and then re-enter the U.S. during your program, please note the following requirements

- It must be before the expiration date of your J-1 Visa in your passport and the end date in section 3 of your DS-2019 form must be valid.
- You must have a multiple entry visa (the letter "M" will be indicated under the word "Entries" on the J-1 Visa)
- You must have permission from your Host Company (in writing) allowing you to be absent for the duration of your trip outside the United States
- You must have the Travel Validation Section on the front of your DS-2019 form signed by a Responsible Officer at AAG. 3 weeks (minimum) is necessary to obtain the required signature. Send the DS-2019 form with the following information to:

Alliance Abroad Group  
Attn: Travel Validation  
1221 South Mopac Expressway, Ste. 100  
Austin, TX 78746

Please include:

- A self-addressed, stamped envelope
- A letter stating the proposed destination and reason for trip, date of departure and date of re-entry
- Your phone number and email address
- Your original DS-2019 form
- **If you leave the U.S. during your 30-day travel period at the end of the program, you will not be able to re-enter the U.S.**

## VISITING CANADA OR MEXICO

Some participants have had difficulty with entering the U.S. Please consider if the trip is really worthwhile. You will need to:

- Call the nearest Canadian or Mexican consulate in the United States to find out if you need a visa for entry. Visa requirements change and are not the same for all foreigners.
- You should follow the procedures outlined above to get your DS-2019 form signed.
- When you exit the country, tell the border official that you will be re-entering the United States within a few days, and show your valid passport, DS-2019 form.

You will not be able to re-enter the U.S. after the program end date on the DS-2019. This means that you may not travel outside of the U.S. and then re-enter again during your 30-day grace (travel) period. If you have any questions, call AAG, as you will not be admitted back into the U.S. if you left the US during your 30 day travel period after your DS-2019 end date.

## CULTURAL EXCHANGE

The primary purpose of the J-1 Programs is to offer men and women from around the world an opportunity to increase their knowledge and understanding of the United States firsthand through a combined cultural and work or training experience.

As your Sponsor, AAG is committed to ensuring that your program includes a meaningful cultural experience, a variety of opportunities to meet Americans, and a chance to learn firsthand about American society, culture and values. We will do this by providing you with information about cultural activities and events in your area and, in some areas, organizing cultural events for AAG participants. Your Host Company also has a responsibility to provide you the opportunity to engage in cultural experiences throughout your program.

AAG will provide you with the tools you need to have a rich cultural experience. However, it is ultimately up to you to do it! Take advantage of this unique experience in your life to do and try new things. Here are some ideas to get you started:

- Follow AAG on Facebook, Instagram and Twitter: **#AAG**
- Look up your local Chamber of Commerce or Visitors Bureau on Google and get a calendar of events. You can also visit the office to pick up brochures and tourist information.
- Check out events at a local college or university. While a J1 participant cannot enroll in classes, this is a great place to meet new people and attend activities and events.
- See what activities your local Park and Recreation Departments offers. Activities may include softball leagues, day trips and more.
- Go bowling! If you like it, join a bowling league.
- Volunteer - There are many volunteer opportunities in communities near you. This is a great way to engage in cultural exchange and meet people from your new community.
  - Community clean ups
  - Teaching local children about your culture at a local school
  - Senior Center or Retirement Community. This is a great opportunity to meet the older generation of Americans and hear interesting stories about the good old days!

### USEFUL WEBSITES

- If you want to get outside, try Geocaching <http://www.geocaching.com/>

- What is happening in my state? Check out <http://www.thingstodo.com/>
- For sports-lovers: <http://www.active.com/>
- 50 Things to do for Free in North America: <http://www.hostelworld.com/travel-features/155754/50-things-to-do-for-free-in-north-america>
- Use a coupon: <http://www.groupon.com/local/things-to-do>
- Volunteer opportunities: <http://www.voia.org/Get-Involved/Volunteer/Volunteer-Locally>
- Arts & Crafts: Take a class at Michaels Store <http://www.michaels.com/Exciting-Classes/classes.default.pg.html>

Have fun! Meet new friends, try new things, but remember to stay smart, safe, and be responsible. You are representing your country and the program!

## IN CASE OF EMERGENCY

### EMERGENCIES

If you are in an emergency situation and need immediate help, CALL 911!

You should call 911 immediately if:

- You have a medical emergency
- You are the victim of a violent crime.
- There is a fire.
- You need the police.
- You are concerned about your safety.

You should call your Outreach Coordinator (8:30am-5:30pm) or the AAG emergency hotline (**1-866-622-7623**) if:

- You are arrested.
- You have questions about legal documentation.
- You are unhappy.
- You have employer concerns.
- You are fired from your job.
- You lost your passport or other documents.

If there is a local or national emergency, please call the AAG emergency hotline (**1-866-622-7623**) to let us know if you are safe or if you need assistance. For any job-related injuries, please report to your supervisor immediately.



# SAFETY FIRST

Though many Americans are friendly, open, and willing to help, be aware that there are some people who may want to take advantage of visitors. Be cautious and use common sense during your stay and trust your instincts. If something or someone makes you uneasy, avoid the person or leave.

Here are some tips:

- In crowded areas like airports and bus and train stations, always keep your property close to you or in a concealed place.
- Do not carry large amounts of cash and do not expose it in crowded places.
- Travel and go out with a friend as much as possible.
- Do not use ATM machines in the dark, especially if you are alone.
- When possible, take copies of needed documents with you, and keep your originals in a safe place.
- Be aware of your surroundings. Do not behave in ways which may bring attention to thieves or someone who might try and take advantage of you.

## **Transportation Safety Tips:**

### **On Foot:**

- Whenever possible, walk with a friend, especially early in the morning and late at night.
- Stay on well-traveled, well-lit streets. Avoid shortcuts through dark or wooded areas, parking lots, or alleys. Never walk along or try to cross a highway or multilane road, unless there is a safe path and a cross walk. Always use extra caution even on paths and cross walks.
- If you think someone is following you, change direction or cross the street. Walk toward an open store, restaurant, or lighted house. If you are scared, yell for help. If you have to work late, make sure there are others in the workplace with you and ask someone (a colleague or security guard) to walk you to your car or transit stop.

### **On Buses and Subways:**

- Use well-lit, busy bus stops and stations.
- Stay alert! Don't sleep or daydream.
- If someone harasses you, don't be embarrassed. Loudly say "Leave me alone!" and call for help.
- If that doesn't work, use the emergency device (alarm).
- Watch those who exit with you. If you feel uneasy, walk to a place where there are other people.



## **If someone tries to rob you:**

- Don't resist.
- Give up your property; don't give up your life.
- Report the crime to the police by calling 911. Try to describe the attacker accurately. Your actions can help prevent others from becoming victims.

## **Trouble Spots:**

- Stairwells and out-of-the-way corridors: don't use the stairs alone. Talk to the building manager about improving poorly lit corridors and stairways.
- Elevators: don't get into elevators with people who look out of place or behave in a strange or threatening manner. If you find yourself in an elevator with someone who makes you nervous, get off as soon as possible.
- Restrooms (toilets): attackers can hide in toilet stalls and corners. Make sure restrooms are locked and only employees have keys. Be extra cautious when using restrooms that are isolated or poorly lit. Go to the restroom area with a friend, if possible.
- Late Night: don't work late at night alone. Create a buddy system for walking to parking lots or public transportation or ask the security guard to escort you.
- Bars and Clubs: Use caution and do not trust strangers. Never accept a drink from a stranger. If you drink was out of your sight, throw it away and get a new one. You want to be sure no one had the opportunity to put anything in your drink.

## **Biking Safety Tips:**

Many participants bike to/from work and training. Please make sure to be a safe and responsible rider!

- Before using your bicycle, make sure it is ready to ride. You should always inspect your bike to make sure all parts are secure and working properly. Don't forget to check your breaks!
- ALWAYS wear a properly fitted bicycle helmet.
- Wear bright reflective clothing, so you are visible to the car drivers on the road
- Avoid riding at night-If you have to, make sure you have both front and back lights on the bike
- Make sure that your bike has proper reflectors so the car traffic can see you
- Wear appropriate shoes (no flip flops!)
- Ride defensively. Be aware of other vehicles, pedestrians and other road obstacles.
- Always look both ways before crossing a street.
- Walk your bike when appropriate.
- Watch for and avoid road hazards.
- Do not carry more than what can fit in a lightweight backpack.
- FOLLOW THE RULES OF THE ROAD

## **Swimming Safety Tips:** <http://www.lcra.org/water/safety/boating/swimming.html>

You can greatly reduce the chances of you or your friends and family becoming drowning or near-drowning victims by following a few simple safety tips:

- Keep an eye on friends and family. Drowning can occur in as little as 20 seconds for children and 60 seconds for an adult. Drowning is known as the "silent killer" because most victims slip beneath the water without
- a sound. Paying close attention to those around you can drastically reduce such accidents.
- Learn to swim! The American Red Cross has swimming courses for people of any age and swimming ability.
- Swim in designated swim areas. These areas are properly marked, and motor boats are prohibited.
- Swim near the shore. Drowning most often occurs within about 10 feet of safety and usually within about 50 feet from shore.
- Never swim alone.
- Learn to help a drowning victim without entering the water.
- Learn to perform CPR (or cardio-pulmonary resuscitation). Check Red Cross CPR training programs. In an emergency, always have someone call 911.
- Wear a U.S. Coast Guard-approved life jacket. See information on the different kinds of life jackets.
- Never swim under the influence. Remember that swimming and alcohol/drugs can be a deadly combination.
- Swimming in a river, lake or pond always carries some risk of exposure. Unlike swimming pools, natural waters are not chlorinated or disinfected. The risk is higher after heavy rains when bacteria levels are elevated due to fecal matter washed into the lakes and streams. People who go into the water do so at their own risk.

## **Skiing Safety Tips:** <http://skiing.about.com/od/safetyforskiers/a/skisafety.htm>

- Purchase Ski Insurance. You can purchase ski insurance on your own or through AAG. Purchase it in advance for the time period you will need it. Please see our website for details on how to get it. <http://participants.allianceabroad.com/insurance.html>
- Exercise in advance. You will have much more fun on the slopes if you're in good shape. Work your way up to skiing by exercising year-round on a regular basis.
- Use proper ski equipment. Don't borrow equipment. Rent from a ski shop or the ski resort. When buying equipment, make sure your ski boots are fitted properly. In both cases, make sure your bindings are properly adjusted.
- Wear a helmet. Wearing protective headgear while skiing will protect you from serious injuries during falls and can even save your life!
- Prepare for the weather. Wear layers of clothes and wear a helmet liner, a hat, or a headband. Wear gloves or mittens. Bring an extra pair in case the first pair gets wet.
- Get proper instruction. Sign up for ski lessons (either individual or group). Even experienced skiers polish up their skills with a lesson now and then.



- Wear goggles. Wear ski goggles that fit properly around your helmet. If you wear eyeglasses, buy goggles that fit comfortably over your eyeglasses or consider prescription goggles.
- Take a break. If you're tired, take a break and rest for a while in the lodge. While you're resting, make sure you eat and drink enough. Skiing burns a lot of energy! When it's the end of the day, there's no need to try and get in a last run, or two, if you are tired. It's better to quit while you're ahead and save your energy for next time.
- Ski with a friend. It's always safer to ski with a friend so he can watch out for you and vice versa. Prearrange a meeting place in case you get separated and use walkie-talkies to stay in touch.
- Respect your limits. Do not ski trails that are above your skill level. Trails will be clearly marked (Green Circle, Blue Square, Black Diamond) as to what level skier they are appropriate for. On a similar note, stay in control of your skis and focus on the trail you are skiing. Accidents happen more readily when we are distracted.
- Stay on the Trails. Never ski off the marked trails. This is for your own safety.
- Follow the rules. Do not go off-trail. Obey posted trail closure and other warning signs. They are there for a reason. Remember that skiers who are in front of you, and below you, on the trail have the right-of-way.
- No Drugs or Alcohol. You should never ski under the influence of drugs or alcohol. This is extremely dangerous!

### Driving Safety Tips:

- ALWAYS wear a seatbelt.
- Never drive without a valid license and car insurance.
- Never drink and drive.
- Never get in a car if a driver is intoxicated.
- Do not text while driving.
- Drive defensively and be aware of other drivers, bikers and pedestrians on the road.
- FOLLOW THE RULES OF THE ROAD!

## LEGAL INFORMATION

While you are in the U.S., you are subject to U.S. laws. Your best defense against legal problems is to educate yourself about the laws of the United States and follow them. If you unknowingly break a law, your ignorance cannot be used as a legal defense. You are obligated to take responsibility for any crimes or violations that you commit. This means you are fully responsible for any and all expenses involved with defending yourself if you have been arrested, and any penalties, prison or monetary, if you are convicted.

Alliance Abroad Group can verify your J-1 status and can advise you on a course of action, but there are limits to the help we can offer. Program participants have the same rights as a U.S. citizen if accused of a crime. Being arrested can be cause for immediate termination from the J-1 visa program.

## ARRESTS

If you are arrested, contact AAG's 24 Hour Support Line at **1-866-622-7623**

If you are arrested, you have the following rights:

- You have the right to remain silent and to refuse to answer any questions if you so choose.
- You have the right to be represented by a lawyer, and to be provided with a lawyer to represent you if you cannot afford to hire one. No person accused of a crime may be forced to confess or give evidence against oneself.
- You have the right not to be searched unless the police officer has a Warrant (an authorization to search premises, arrest or other actions relating to the administration of justice.
- You are entitled to be released from jail upon posting of a bail bond (money paid to ensure that the person reports for trial) set by the court while you await trial.
- You are entitled to a fair trial conducted according to all the rules of evidence and court procedures.
- You are presumed innocent until proven guilty. You do not have to prove your innocence, but rather the prosecution must prove your guilt beyond a reasonable doubt.

## U.S. LAWS

A few ILLEGAL acts that could result in you getting arrested are:

- Underage drinking of alcoholic beverages (The legal drinking age in the U.S. is 21.)
- Drinking alcohol in public places (parks, streets, beaches, etc.)
- Purchasing alcohol for anyone under 21
- Driving after drinking alcoholic beverages or consuming drugs
- Illegal drug use and/or possession (Marijuana use is illegal in the United States. Even though some states allow it, it is still illegal federally in the U.S.)
- Disturbing the peace (making excessive noise late at night)
- Threatening another person or touching another person in any undesired way
- Disorderly conduct (including treating police officers disrespectfully)
- Property damage
- Hitchhiking (asking strangers for a ride in their car)
- Driving a vehicle without a valid license and insurance
- Having a sexual relationship of any kind with someone under 18 years old
- Theft (stealing goods or anything that is not yours)
- Driving without a license
- Driving without car insurance
- Driving without a seatbelt or having passengers riding in your car without seatbelts. "Click it or ticket."
- Crossing the road in an area without a cross walk. This is also known as Jay Walking.

- Smoking in many public places, so look around you before you light up. (“No Smoking” signs are usually posted in clear, visible locations. Americans are likely to be much less tolerant of smoking than people in your country. As part of an intense anti-smoking campaign in the United States, tough measures have been taken to provide a smoke-free environment).

## TRANSPORTATION

### Airplane

Traveling by airplane is usually the most efficient and the most expensive way to travel long-distances. When searching for the best airfare deals, try:

[www.travelocity.com](http://www.travelocity.com)

[www.expedia.com](http://www.expedia.com)

[www.orbitz.com](http://www.orbitz.com).

You may also want to check the websites of all major airlines and discount carriers such as Jet Blue and Southwest.

### Bus

Bus travel is a popular and inexpensive way to travel in the U.S. The major bus companies can help you connect to local bus transportation to reach even remote towns. Greyhound Bus Company is the largest bus company in the U.S. their toll-free telephone number is: **1-800-231-2222**.

Website: [www.greyhound.com](http://www.greyhound.com)

### Local bus

This is a great way to get around during your stay in the USA. Check out prices on bus passes. Some transit systems services multiple cities.

### Car

You must have automobile insurance and a valid driver's license from your home country (along with an International Driver's License, available in your home country from motorizing organizations) in order to drive a car in the U.S. It is unlawful to drive without adequate automobile insurance.

To rent a car, most companies require that you be at least 25 years of age. Some rental car companies, however, allow the renter to be 21 years of age and have at least one major credit card.

Be aware of the rules of the road while you are in the U.S., drive safely, obey all speed limits and make sure you carry proof of auto insurance at all times while driving to prevent any problems. Seatbelts must be worn at all times by all passengers and the driver.

## Train

Amtrak, the national railroad (railway), offers a rail pass similar to Europe's Inter-rail pass. The USA Rail Pass is valid for either 15 or 30 days. There are nationwide passes, and Amtrak has also divided the country into sections for regional travel. You can get passes for the Eastern Region, Northeast Region, Southern Region and Western Region. Please call their toll-free number for prices and more information:

**1-800-872-7245**. Website: [www.amtrak.com](http://www.amtrak.com)

## Hitchhiking

Hitchhiking is a means of transportation that is gained by asking people, usually strangers, for a ride in their automobile or other road vehicle. It is illegal and unsafe to hitchhike in the United States. Do not do it!

# MONEY MATTERS

## BANK ACCOUNTS

We suggest you set up a bank account and deposit your paychecks. It is unsafe to carry large amounts of cash.

Major Banks in the United States are:

- Bank of America
- HSBC
- Wells Fargo
- Chase
- Citibank

Documents you should take with you to open your account:

- Passport
- I-94 document
- DS-2019
- Sponsor Letter
- Social Security Card (some banks require this, others do not)
- Any secondary form of identification you may have
- Your full address, including apartment/room number

## AUTOMATIC TELLER MACHINES (ATMs)

Most U.S. banks provide bank cards that can be used at 24-hour automated teller machines (ATMs). Banks may charge a fee of \$1-\$10 per withdrawal for using an ATM machine of another bank.

## CURRENCY

The basic American unit of currency is the dollar (\$1). Be careful as all U.S. banknotes (bills) are green in color and can look alike. Many shops and stores do not accept

bank notes (bills) larger than \$20, so it is best to get smaller bills from a bank.

Currency converter: <http://www.xe.com/>

## CREDIT CARDS

It is important to have a credit card available for emergency situations (including dental problems, theft & fire). Credit cards are also useful when finding an apartment, paying a deposit and booking transportation online. Credit cards are accepted by most stores and businesses, and they are much safer than carrying cash as they can be replaced easily if lost or stolen.

## YOUR PAYCHECK

In the U.S., it is required that all employees pay taxes on their salary/stipends. All J-1 participants will need to pay Federal and State taxes. You will NOT be responsible for paying Medicare or Social Security Taxes (FICA) or Federal Unemployment Tax (FUTA). See section on "W-4 Forms" in this handbook for more information on taxes.

Many program participants do not consider that taxes will be deducted from their paycheck, and this can lead to not having enough money. Here is an estimate to consider:

If you make \$8.00 per hour and work 32 hours a week, you will make \$256. Approximately \$51.20 (20% in taxes) will be deducted, for a total of \$204.80. You will need to pay for housing, transportation and food. Make sure that you budget accordingly and don't make large purchases until you have paid all of your bills for the month and purchased the essentials (food, transportation, etc.).

There are a few ways to access money from home:

### 1. WESTERN UNION

This service makes it possible to transfer money from your home country to anywhere in the U.S. within 15 minutes to an hour, any day of the week. There is a handling fee, which will vary according to the amount of money sent. You can call toll-free: **1-800-325-6000** to find the Western Union office nearest to you and to the person sending money to you. You can also call this number to see if your money has arrived.

### 2. BANK TRANSFER

This allows you to transfer money from a bank in your home country to a bank in the U.S. This can often take a week or longer. The fee varies from bank to bank, and both the receiving and sending bank may charge you a fee. Not all banks offer this service, so be sure to check in advance.



### 3. BANKER'S DRAFTS/BANK CHECK/CERTIFIED CHECK

These can be bought from your home country and then mailed to you by the Post Office's express service. This usually takes between three and seven days, and participants sometimes have difficulty cashing them in small towns.

#### TIPPING

Some workers in the U.S. depend on tips for a large portion of their salary, making as little as \$2.13 an hour. Tipping is expected in restaurants and nice hotels. The standard rate in restaurants is 15%-20% of the bill excluding the sales tax. You are never expected to tip in a fast-food or self-service environment. Taxi drivers, bartenders and hair-dressers also depend on tips (also called gratuities) and should be tipped between 10%-20%.

#### SALES TAX

Visitors to the U.S. are surprised when a product costs more than the marked price. This is because sales tax is added to the price marked when you pay. Sales taxes vary from state to state but are typically 5-9%, though some states have no sales taxes at all. In some cities and states a bed tax, which can be as high as 15%, is added to hotel bills. It's worth checking whether quoted prices for lodging include all relevant taxes.

## SHOPPING

Here are some tips for shopping in the U.S.

- Look for a Wal-Mart. These stores have everything and usually the cheapest around.
- Dollar Stores are great for basic items. Most items cost \$1!
- Shoes: Check out Payless Shoes or Walmart.
- Phones: Many of you will want to buy phones while you're here. Make sure you get a good plan that does not have a long-term commitment
- A pay-as-you-go plan might be your best option. Make sure you list your phone number on the AAG website in case of emergencies. Here is a list of pay as you go phone companies: <http://www.prepaidreviews.com/compare/>
- Coupon Books: They cost about \$10 - \$20 and you receive many discounts in your area – Check out <https://www.entertainment.com/coupon/>
- Thrift Stores: Need some inexpensive work clothes, or items for your housing? Check out Goodwill, Salvation Army, and other second hand stores for gently used items that you will be leaving in the USA when your program is done.
- Groupon: Check out [www.groupon.com](http://www.groupon.com) for deals in your area.

## RETURNING HOME

You are required to return home following your J-1 visa program. Overstaying your visa in the U.S. could result in not being able to obtain another U.S. visa in the future.

### 30-DAY TRAVEL PERIOD

You are allowed to travel in the United States for a period of up to 30 days after the end date on your DS-2019 form.

- You may not work/train during this 30 days period.
- You may not exit the U.S. to travel to Canada, Mexico or any other country during your 30-day travel period if you are planning to re-enter the U.S.
- You MUST depart the U.S. and return home at the end of your 30 day travel period. If you are still in the U.S. after your 30 day travel period, you will be doing so illegally and will have difficulty obtaining another U.S. Visa in the future.

You are not insured for this period unless you contact AAG and make arrangements to purchase the necessary insurance coverage. Please purchase travel insurance at least 1 month before your DS-2019 end date.

[http://participants.allianceabroad.com/travel\\_insurance\\_before\\_after.html](http://participants.allianceabroad.com/travel_insurance_before_after.html)

You will have many memories of your stay in the U.S. and the new friends that you have made. You will have been exposed to American culture and will have a new outlook on certain matters. This experience will have enriched your life and the lives of others as you share your adventures. Stay in touch with your new friends to keep the memories going.

## USEFUL INFORMATION

Please see AAG website for additional important information that will be helpful to you during your program: <http://participants.allianceabroad.com/>

Our Outreach Coordinators put together a "J-1 Survival Guide" that includes useful information on what to pack for your trip to the U.S., how to shop for groceries, buy a phone, rent a car, etc. You may see the guide on our website:

[http://participants.allianceabroad.com/J1\\_Survival\\_Guide.html](http://participants.allianceabroad.com/J1_Survival_Guide.html)

### Mail

American domestic mail weighing less than 1 ounce requires a 49-cent stamp. For general questions regarding postal service in the USA (express mail, zip codes), call: **1-800-275-8777**.

## Metric Equivalents

1 mile = 1.6 kilometers    1 pound = 0.45 kilograms  
1 yard (3 feet) = 91.4 centimeters    1 ounce = 28.35 grams  
1 foot (12 inches) = 30.48 centimeters    1 gallon = 3.79 liters  
1 inch = 2.54 centimeters    1 quart = 0.95 liters

<http://www.metric-conversions.org/>

## Temperature

32 degrees Fahrenheit = 0 degrees Celsius    68 degrees Fahrenheit = 20 degrees Celsius  
95 degrees Fahrenheit = 35 degrees Celsius Use: <http://www.weather.com/>

## Electricity

Don't forget electrical appliances in the USA run on 110 volts. Plugging in electric appliances requiring different voltage may cause damage to the appliance. Save electricity by shutting lights and heaters off when you are not home.

## Time Zones

The USA is divided into four time zones: Eastern, Central, Mountain, and Pacific. For example:

EST	Eastern: 12 noon
CST	Central: 11 a.m.
MST	Mountain: 10 a.m.
PST	Pacific: 9 a.m.

## Public Libraries

The public library is your best source for information about practically anything. Visit it just to familiarize yourself with the facilities. If the library offers an orientation or tour, attend one as soon as you can. If you have any trouble finding or using any of the materials in the library, please ask a librarian to help you. Most libraries have consumer information collections, books on getting the most value for your dollar and free consumer-oriented publications and pamphlets. Often a library will offer free internet access if you live in that town.

## Standard Hours of Operation

Stores generally open between 8:00 am and 10:00 am in the morning and stay open until 5:00 pm or 6:00 pm Monday through Saturday. Depending on local laws, stores might be open Sunday for part of the day. American stores never close for lunch. Some retailers will remain open until 9:00 or 10:00 pm several days a week, and many discount stores remain open late every day.

Supermarkets usually remain open until 9:00 pm. Convenience stores and some restaurants are open 24 hours a day. Note, however, that most offices close at 5:00 pm; banks generally close earlier.

## **Post Office**

The U.S. Postal Service is operated by the federal government. Post offices are located in every town and are usually open from 8:00 or 9:00 a.m. to 5:00 or 6:00p.m. weekdays, and until noon or 1:00 p.m. on Saturdays. Some large city post offices have a section that never closes where you can buy stamps and deposit mail at any hour. The postal service delivers mail to homes and businesses every day except Sundays and official national holidays.

*International Packages:* If you are sending an important item out of the country, the best strategy is to wrap or package it, label it very clearly, then ask the post office clerk how you should send it. The clerk will weigh the package and tell you the cost of each shipping option.

## **Telephone**

Telephone numbers in the United States have ten digits. The first digit is a "1". The next three digits are the area code. In written or printed telephone numbers, area codes are often placed within parentheses like this: (212) 555-1234. Each area code will serve a few million people. This might be an entire state or just part of a large city like New York or Los Angeles. If you are dialing a number in the same area code as the telephone you are using, you usually do not have to use the first "1" plus the area code.

## **Long Distance Services**

There are many long distance telephone companies in the U.S. such as AT&T, Verizon and Sprint. These companies offer special plans for saving money on long distance or international calls. You can find these calling plans advertised on television, radio, the internet, and your local newspaper. Another option is to use Skype. Please do not make long-distance phone calls from your housing or other people's phones without first obtaining permission and clarifying if any fees will be charged to you.

## **Phone Cards**

Phone cards and credit cards can be used to make long distance telephone calls, especially if you are away from home. These can be purchased online or at many convenience stores.

## **Supermarkets and Grocery Stores**

The primary outlet for retail food in the United States is the supermarket. Supermarkets carry a large number of brands and products in several sizes. In suburban areas supermarkets can be very large with pharmacy departments, on-site bakeries, even sections where you can buy motor oil and hardware.

Small supermarkets in cities often offer less variety. In America, a trip to the supermarket can be a major expedition. Financially aware consumers often make shopping lists in advance, and take advantage of discount coupons and weekly specials. Supermarkets offer products under their own brand names as well as national brands. The supermarket brands usually cost less. Supermarkets also offer “generic” or “no name” products which cost even less. Often these products are exactly the same as the more expensive, nationally advertised brands.

## **Personal Hygiene**

In the United States, cleanliness is an important part of the culture. While you are in this country, it is important to follow the personal hygiene practices common to the culture.

- Take a shower or bath every day.
- Use an underarm deodorant or antiperspirant every day.
- Practice good dental hygiene by brushing teeth twice a day.
- Do your laundry frequently so your clothes and uniforms are clean.

## **Smoking**

Americans are not very tolerant of smoking. Most workplaces and nearly all public buildings are non-smoking environments. Smoking is also banned in restaurants and bars in some cities and states. If you smoke, it is important that you always smoke in designated smoking areas. When with co-workers, friends, customers, or others, ask if you may smoke around them. Many landlords prohibit smoking inside the house or apartment.

## **State Department Helpline**

In the event that you have concerns or issues that have not been resolved through your U.S. Sponsor, the Department of State can also be contacted through their help line (1-866-283-9090), which is available 24 hours a day, 7 days a week or by email at [Jvisas@state.gov](mailto:Jvisas@state.gov).

# OFF TO YOUR ADVENTURE!

Alliance Abroad Group is committed to providing you with a satisfying experience from the time you arrive to the day you return home. It is important that you keep an open mind to new experiences and different cultural norms. Americans are very open, so please don't hesitate to ask people to explain things to you or to express your concerns. You will have difficult days and wonderful days, but we believe that the overall time you spend in the U.S. will be one of the most positive times of your life. If we can make the program better, please let us know. Our programs are only as good as the people who make them, so the rest is up to you. Good luck!

NOTES:

# WE HELP YOU WRITE YOUR OWN STORIES



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